APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/332,459	06/14/1999	JUSTIN B. MAGARAM	1800	2958

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NGUYEN, NGA B

ART UNIT	PAPER NUMBER
2164	

DATE MAILED: 03/20/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _three_ MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on _Jun 14, 1999_

2a) ☐ This action is **FINAL.**   2b) ☒ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under _Ex parte Quayle_, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) _1-33_ is/are pending in the applica

  4a) Of the above, claim(s) _____ is/are withdrawn from considera

5) ☐ Claim(s) _____ is/are allowed.

6) ☒ Claim(s) _1-33_ is/are rejected.

7) ☐ Claim(s) _____ is/are objected to.

8) ☐ Claims _____ are subject to restriction and/or election requirem

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on _____ is/are objected to by the Examiner.

11) ☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐disapproved.

12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

  a)☐ All b) ☐ Some* c) ☐None of:

    1. ☐ Certified copies of the priority documents have been received.

    2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

    3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

  *See the attached detailed Office action for a list of the certified copies not received.

14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

15) ☒ Notice of References Cited (PTO-892)   18) ☐ Interview Summary (PTO-413) Paper No(s). _____

16) ☒ Notice of Draftsperson's Patent Drawing Review (PTO-948)   19) ☐ Notice of Informal Patent Application (PTO-152)

17) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s). _____   20) ☐ Other:

DETAILED ACTION

1.   This Office Action is the answer to the communication filed on April 14, 1999 , which

paper has been placed of record in the file.

2.   Claims 1-33 are pending in this application.

Claim Rejections - 35 USC § 102

3.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the

basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

(a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.

4.   Claims 1-4, 7, 8, 10-14, and 16 are rejected under 35 U.S.C. 102(a) as being anticipated

by Bromley et al, U.S. Patent No. 5,819,263.

Regarding to claim 1, Bromley discloses a computer-readable medium having computer-

executable instructions, comprising: receiving input of a value corresponding to a first field of a

plan element; receiving additional input corresponding to a second field of a plan element, the

input defining the second field as having a value based on the first field; and developing a plan by

running a simulation on plan elements including the first and second fields (column 20, lines 15-

25).

Regarding to claim 2, Bromley discloses receiving input of a new value for the first field, and developing a new plan by running a simulation on plan elements including the first and second fields wherein the new value changes the information in the second field (column 17, lines 25-30 and column 20, lines 15-25).

Regarding to claims 3-4, Bromley further discloses the plan is a financial plan and the first field represents a date and the second field represents a date based on the first field (column 20, lines 15-25).

Regarding to claims 7-8, Bromley further discloses the plan is a financial plan and wherein the first field represents a rate and the second field represents a date conditional on the rete represented in the first field (column 20, lines 9-14).

Regarding to claims 10-11, Bromley further discloses the elements are objects, arranging the objects in a hierarchy and associating a plurality of objects in a package object (column 10, lines 17-60).

Regarding to claims 12-14, Bromley further discloses disabling at least one plan element, enabling at least one plan element, and developing a plan by running a simulation includes arranging a list of plan elements that includes enabled elements and excludes disabled elements are (see figures 14 and 15).

Regarding to claim 16, Bromley further discloses receiving input information includes providing a user interface (figure 8A).

Claim Rejections - 35 USC § 103

5.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness

rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in
> section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are
> such that the subject matter as a whole would have been obvious at the time the invention was made to a person
> having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the
> manner in which the invention was made.

6.   Claims 5, 6, 9, 15, and 17 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Bromley et al, U.S. Patent No. 5,819,263 in view of Official notice taken by Examiner.

[An alternative rejection on claims 1-4 as follow: Official notice is taken that it is old and

well-known in the art to obtain: a computer-readable medium having computer-executable

instructions, comprising: receiving input of a value corresponding to a first field of a plan element;

receiving additional input corresponding to a second field of a plan element, the input defining the

second field as having a value based on the first field; and developing a plan by running a

simulation on plan elements including the first and second fields. For example, a person in the skill

of the art of computer science can write a short software program in C++ language to calculate

the user's retirement date based on the user's birth date. The user enter his/her birth date and the

program automatically calculating the user's retirement day. In the program, the first field is

"user's birth date" and the second field is "user's retirement date = user's birth date + 65" (the

retirement age is normally set to 65 years old). Moreover, the user can enter the new value for the

first field such as his spouse's birth date, the program will automatically update his spouse's

retirement date.]

Regarding to claims 5-6, Bromley disclose the plan is a financial plan but he does not teach the first field represents an amount the second field represents a date conditional on the amount represented in the first field. Official notice is taken that writing the program to automatically calculate the date conditional on the amount is well-known in the art. For example, an employee started working at 1/1/2001 with the salary $50,000, every year he will get promotion which increases 7% of his current salary, the person in the skill of the art can write a program to calculate the date when his salary hit to $100,000. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to include the feature above with Bromley's for the purpose of automatically calculate the date conditional on the amount.

Regarding to claim 9, Official notice is taken that receiving input corresponding to an adjustment value related to the second field is well-known in the art. For example, the retirement age can be adjusted to 60, so the second field "retirement date" becomes "birth date + 60".

Regarding to claim 15, Bromley does not teach developing a plan by running a simulation includes removing expired elements from the list. Official notice is taken that removing expired elements from the list is well-known in the art. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to include the feature above with Bromley's for the purpose of deleting all of the expired when running a new plan.

Regarding to claim 17, Bromley does not teach input information includes synchronizing plan elements with data from another program. Official notice is taken that importing data from another program is old and well-known in the art. Therefore, it would have been obvious to one

with ordinary skill in the art at the time the invention was made to include the feature above with

Bromley's for the purpose of providing more information the user needs to establish a plan.

7.   Claims 18-20 are method claims that parallel limitations as founds in claims 1, 16, 10,

discussed above, therefore, are rejected by the same rationale.

        Claims 21-33 are system claims that parallel limitations as founds in claims 1, 10, 3-9, 12-

14, 16, discussed above, therefore, are rejected by the same rationale.

Conclusion

8.   Claims **1-33** are rejected.

9.   The prior arts made of record and not relied upon is considered pertinent to applicant's

disclosure:

        Albright et al (US 6,012,043) discloses a computerized system and method used in

financial planning.

        Kiritz (US 5,991,745) discloses reverse mortgage loan calculation system and process.

10.   Any inquiry concerning this communication or earlier communications from the examiner

should be directed to examiner Nga B. Nguyen, whose telephone number is (703)306-2901. The

examiner can normally be reached on Monday-Thursday from 7:30 AM-5:00 PM.

        If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor,

Vincent A. Millin, can be reached on (703)308-1065.

11.   **Any response to this action should be mail to:**

Art Unit: 2164

Commissioner of Patents and Trademarks

c/o Technology Center 2700

Washington, D.C. 20231

or faxed to:

(703) 308-9051, (for formal communications intended for entry)

or:

(703) 308-5397 (for informal or draft communications, please label

"PROPOSED" or "DRAFT")

 Hand-delivered responses should be brought to Crystal Park II,

2121 Crystal Drive, Arlington.

VA., Sixth Floor (Receptionist).

Any inquiry of a general nature or relating to the status of this application or proceeding

should be directed to the Group receptionist whose telephone number is (703)305-3900.

Nga B. Nguyen
March 14, 2002

VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100